



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [PINNACLE FINANCIAL PARTNERS, INC.](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [41,000,118](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PINNACLE FINANCIAL PARTNERS, INC.](#)
[150 3RD AVENUE SOUTH](#)
[SUITE 900](#)
[NASHVILLE, TN 37201](#)

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BHC Name

City/State

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	39,435,026	35,136,464	35,626,462	32,280,008	26,419,159
Net income (\$000)	422,895	393,795	527,323	312,321	400,881
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.81	2.79	45	2.69	2.65	50	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38
+ Non-interest income	1.12	0.94	64	1.12	1.09	57	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42
- Overhead expense	1.95	2.18	41	1.86	2.21	26	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
- Provision for credit losses	0.15	0.10	72	0.05	-0.12	87	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45
+ Securities gains (losses)	0	0	78	0	0.01	56	0	0.01	59	0	0.02	48	-0.02	0.01	5
+ Other tax equivalent adjustments	0	0	10	0	0	10	0	0	10	0	0	6	0.05	0	94
= Pretax net operating income (tax equivalent)	1.82	1.46	83	1.89	1.76	65	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81
Net operating income	1.43	1.10	85	1.49	1.34	69	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84
Net income	1.43	1.10	85	1.49	1.34	69	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.42	3.36	56	3.21	3.12	53	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57
Interest expense	0.41	0.35	71	0.32	0.26	69	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70
Net interest income (tax equivalent)	3.01	3.01	44	2.89	2.85	48	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.09	57	0.18	0.12	69	0.17	0.11	70	0.18	0.27	47	0.09	0.21	34
Earnings coverage of net loan and lease losses (X)	37.94	36.38	63	16.31	26.30	48	17.27	39.72	45	14.30	22.91	55	32.64	24.40	76
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	1.17	39	1.17	1.32	36	1.12	1.23	42	1.27	1.58	31	0.48	0.83	20
Allowance for loan and lease losses / Total loans and leases	1.04	1.15	41	1.16	1.30	38	1.12	1.20	43	1.26	1.55	32	0.48	0.81	20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15	0.39	15	0.23	0.58	13	0.16	0.49	12	0.37	0.71	19	0.46	0.57	40
30-89 days past due loans and leases / Total loans and leases	0.10	0.33	23	0.09	0.29	15	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19
Liquidity and Funding															
Net noncore funding dependence	4.64	5.89	51	-3.42	-3.31	50	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65
Net short-term noncore funding dependence	1.33	0.87	51	-7.72	-9.17	45	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69
Net loans and leases / Total assets	67.04	63.09	57	62.68	58.81	63	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Capitalization															
Tier 1 leverage ratio	9.67	9.22	65	9.31	9.07	62	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35
Holding company equity capital / Total assets	13.03	9.68	93	14.21	10.79	91	13.80	10.71	89	14.04	11.16	86	15.67	12.43	86
Total equity capital (including minority interest) / Total assets	13.03	9.81	93	14.22	10.91	90	13.81	10.82	89	14.04	11.29	86	15.67	12.57	85
Common equity tier 1 capital / Total risk-weighted assets	10.05	11.79	28	10.52	12.64	19	10.93	12.42	27	10.03	12.38	16	9.70	12.17	12
Net loans and leases / Equity capital (X)	5.14	6.64	23	4.41	5.47	27	4.37	5.53	26	4.54	5.58	27	4.54	5.21	34
Cash dividends / Net income	14.78	31.93	20	13.47	27.22	25	13.41	28.27	21	18.25	42.30	17	12.43	33.12	15
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	12.26	6.04	78	7.98	9.51	48	10.12	10.50	56	25.63	16.68	78	11.08	9.26	70
Equity capital	2.90	-3.83	69	8.45	7.52	70	8.28	7.46	67	12.60	6.99	79	9.83	10.49	64
Net loans and leases	20.05	14.48	75	2.74	-0.66	69	4.30	3.36	60	12.46	9.07	70	11.99	9.10	70
Noncore funding	25.15	36.20	55	-45.86	-21.64	16	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.57	11.91	40	8.03	10.65	52	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63
Equity investment in subsidiaries / Equity capital	103.62	104.01	54	103.91	103.15	57	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80
Cash from ops + noncash items + op expense / Op expense + dividends	82.23	118.32	33	111.79	155.61	37	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	788,607	689,628	918,125	914,830	954,008	14.35	102.20
Income from lease financing receivables.....	10,488	6,359	8,613	7,182	4,340	64.93	1101.37
Fully taxable income on loans and leases.....	795,923	693,732	923,554	919,170	956,110	14.73	104.29
Tax-exempt income on loans and leases.....	3,172	2,255	3,184	2,842	2,238	40.67	147.62
Estimated tax benefit on income on loans and leases.....	974	764	1,081	910	1	27.47	41.00
Income on loans and leases (tax equivalent).....	800,069	696,751	927,819	922,922	958,349	14.83	104.32
Investment interest income (tax equivalent).....	116,216	85,564	116,621	110,024	97,800	35.82	191.29
Interest on balances due from depository institutions.....	12,580	2,450	3,853	4,038	9,346	413.47	667.07
Interest income on other earning assets.....	14,284	2,564	3,701	2,730	5,415	457.10	722.34
Total interest income (tax equivalent).....	943,149	787,329	1,051,994	1,039,714	1,070,910	19.79	116.89
Interest on time deposits of \$250K or more.....	3,047	4,253	5,017	15,387	17,944	-28.36	-20.40
Interest on time deposits < \$250K.....	10,290	14,085	16,389	55,254	72,658	-26.94	89.19
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	70,283	25,130	32,710	64,906	141,038	179.68	142.77
Interest on other borrowings and trading liabilities.....	19,732	16,622	22,186	38,419	51,386	18.71	107.49
Interest on subordinated debt and mandatory convertible securities.....	9,572	18,293	22,511	25,288	18,767	-47.67	-18.02
Total interest expense.....	112,924	78,383	98,813	199,254	301,793	44.07	90.09
Net interest income (tax equivalent).....	830,225	708,946	953,181	840,460	769,117	17.11	121.13
Non-interest income.....	332,724	294,090	394,112	306,500	259,014	13.14	210.77
Adjusted operating income (tax equivalent).....	1,162,949	1,003,036	1,347,293	1,146,960	1,028,131	15.94	141.02
Overhead expense.....	577,966	490,664	661,257	568,935	498,109	17.79	137.06
Provision for credit losses.....	43,120	13,451	16,126	191,734	27,283		148.04
Securities gains (losses).....	156	366	759	986	-5,941	-57.38	
Other tax equivalent adjustments.....	-8	-9	-16	-18	13,443		
Pretax net operating income (tax equivalent).....	539,025	498,848	669,990	387,760	511,010	8.05	143.56
Applicable income taxes.....	99,669	91,716	124,582	59,037	96,656	8.67	44.79
Tax equivalent adjustments.....	16,453	13,329	18,069	16,386	13,457	23.44	211.37
Applicable income taxes (tax equivalent).....	116,122	105,045	142,651	75,423	110,113	10.55	56.66
Minority interest.....	8	8	16	16	16	0.00	0.00
Net income before discontinued operations, net of minority interest.....	422,895	393,795	527,323	312,321	400,881	7.39	187.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	422,895	393,795	527,323	312,321	400,881	7.39	187.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	422,903	393,803	527,339	312,337	400,897	7.39	187.32
Investment securities income (tax equivalent).....	116,216	85,564	116,621	110,024	97,800	35.82	191.29
US Treasury and agency securities (excluding mortgage-backed securities).....	11,649	3,040	4,854	2,321	2,820	283.19	1134.00
Mortgage-backed securities.....	28,032	24,850	34,042	34,176	34,639	12.80	29.81
All other securities.....	76,535	57,674	77,725	73,527	60,341	32.70	340.91
Cash dividends declared.....	62,508	53,027	70,696	56,985	49,828	17.88	150.19
Common.....	62,508	53,027	70,696	56,985	49,828	17.88	150.19
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.19	3.12	62	2.99	2.90	56	2.95	2.85	58	3.22	3.27	45	4.05	4	56
Less: Interest expense	0.38	0.33	72	0.30	0.24	69	0.28	0.23	67	0.62	0.48	75	1.14	0.98	70
Equals: Net interest income (tax equivalent)	2.81	2.79	45	2.69	2.65	50	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38
Plus: Non-interest income	1.12	0.94	64	1.12	1.09	57	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42
Equals: adjusted operating income (tax equivalent)	3.93	3.77	69	3.81	3.80	59	3.78	3.70	62	3.55	4.04	27	3.89	4.41	26
Less: Overhead expense	1.95	2.18	41	1.86	2.21	26	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
Less: Provision for credit losses	0.15	0.10	72	0.05	-0.12	87	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	77	0	0.01	56	0	0.01	59	0	0.02	48	-0.02	0.01	5
Plus: other tax equivalent adjustments	0	0	10	0	0	10	0	0	10	0	0	6	0.05	0	94
Equals: Pretax net operating income (tax equivalent)	1.82	1.46	83	1.89	1.76	65	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81
Less: Applicable income taxes (tax equivalent)	0.39	0.34	75	0.40	0.41	53	0.40	0.38	63	0.23	0.23	50	0.42	0.36	68
Less: Minority interest	0	0	81	0	0	79	0	0	80	0	0	79	0	0	73
Equals: Net operating income	1.43	1.10	85	1.49	1.34	69	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.43	1.10	85	1.49	1.34	69	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84
Memo: Net income (last four quarters)	1.43	1.10	84	1.44	1.30	69	1.48	1.26	74	0.97	0.82	63	1.52	1.19	83
Net income—BHC and noncontrolling (minority) interest	1.43	1.11	85	1.49	1.35	69	1.48	1.27	74	0.97	0.83	63	1.52	1.20	84
Margin Analysis															
Average earning assets / Average assets	93.19	92.93	54	93.01	93.09	50	93.09	93.08	51	92.38	92.32	51	90.31	91.05	38
Average interest-bearing funds / Average assets	59.11	60.58	54	61.40	61.98	54	60.97	61.99	53	63.91	64.06	50	66.42	65.57	53
Interest income (tax equivalent) / Average earning assets	3.42	3.36	56	3.21	3.12	53	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57
Interest expense / Average earning assets	0.41	0.35	71	0.32	0.26	69	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70
Net interest income (tax equivalent) / Average earning assets	3.01	3.01	44	2.89	2.85	48	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40
Yield or Cost															
Total loans and leases (tax equivalent)	4.20	4.24	53	4.04	4.07	53	4.02	4.01	55	4.23	4.27	51	5.09	5.09	55
Interest-bearing bank balances	0.67	0.79	31	0.10	0.13	14	0.12	0.14	16	0.20	0.27	31	2	2.04	42
Federal funds sold and reverse repos	1.21	1.05	59	0.33	0.25	73	0.33	0.25	76	0.13	0.68	20	1.69	2.44	26
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.36	3.33	55	3.16	3.09	50	3.12	3.04	50	3.43	3.51	38	4.49	4.36	60
Investment securities (tax equivalent)	2.37	1.96	84	2.29	1.77	84	2.25	1.77	83	2.61	2.25	79	2.83	2.76	59
US Treasury and agency securities (excluding mortgage-backed securities)	1.53	1.38	64	0.90	1.23	29	0.89	1.14	32	1.48	1.75	36	2.19	2.32	47
Mortgage-backed securities	1.91	1.87	55	1.85	1.55	80	1.84	1.57	80	2.11	2.05	53	2.55	2.61	44
All other securities	2.79	2.89	50	2.65	2.85	46	2.62	2.81	48	2.88	3.24	39	3.03	4.06	18
Interest-bearing deposits	0.52	0.35	78	0.29	0.22	70	0.27	0.21	69	0.74	0.53	75	1.57	1.10	81
Time deposits of \$250K or more	0.66	0.61	61	0.83	0.70	66	0.76	0.66	65	1.89	1.42	85	2.31	1.96	80
Time deposits < \$250K	0.78	0.58	74	0.85	0.67	70	0.79	0.62	72	1.72	1.36	80	2.31	1.82	81
Other domestic deposits	0.48	0.31	78	0.20	0.16	72	0.19	0.15	70	0.46	0.36	75	1.29	0.93	81
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.21	0.88	24	0.15	0.18	63	0.15	0.17	65	0.23	0.62	14	0.50	1.86	16
Other borrowed funds and trading liabilities	1.95	1.55	71	1.88	1.29	74	1.91	1.27	74	1.77	1.50	64	2.05	2.38	29
All interest-bearing funds	0.65	0.54	68	0.48	0.38	70	0.45	0.37	68	0.97	0.74	76	1.72	1.49	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	332,724	294,090	394,112	306,500	259,014
Fiduciary activities income	17,744	14,798	20,724	16,496	14,184
Service charges on deposit accounts - domestic	24,086	21,594	30,016	25,844	28,754
Trading revenue	34	628	847	-1,109	-80
Investment banking fees and commissions	34,677	26,836	37,918	29,536	24,188
Insurance activities revenue	9,518	8,188	10,516	10,055	9,344
Venture capital revenue	9,104	19,000	23,109	1,068	2,786
Net servicing fees	6,461	5,295	7,373	5,452	4,216
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	16,239	41,804	49,977	60,657	23,787
Other non-interest income	214,861	155,947	213,632	158,501	151,835
Total overhead expenses	577,966	490,664	661,257	568,935	498,109
Personnel expense	377,936	325,717	435,692	334,292	313,359
Net occupancy expense	44,953	40,387	54,960	52,021	48,374
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,873	6,461	8,518	9,793	9,908
Other operating expenses	149,204	118,099	162,087	172,829	126,468
Fee income on mutual funds and annuities	5,652	5,599	7,559	6,271	6,193
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,185	2,770	2,841	2,634	2,440
Average personnel expense per employee	118.66	117.59	153.36	126.91	128.43
Average assets per employee	12,381.48	12,684.64	12,540.11	12,255.13	10,827.52

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.70	2.43	46	1.90	2.14	51	1.92	2.17	49	2.05	2.02	57	2.39	2.72	49
Overhead expenses / Net Interest Income + non-interest income	50.41	58.02	17	49.58	58.85	16	49.75	59.28	16	50.32	62.28	13	48.45	61.29	10
Percent of Average Assets															
Total overhead expense	1.95	2.18	41	1.86	2.21	26	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
Personnel expense	1.28	1.20	62	1.24	1.23	52	1.22	1.21	55	1.04	1.30	25	1.19	1.41	29
Net occupancy expense	0.15	0.22	19	0.15	0.24	16	0.15	0.23	18	0.16	0.26	13	0.18	0.28	17
Other operating expenses	0.52	0.73	19	0.47	0.72	10	0.48	0.72	11	0.57	0.94	16	0.52	0.97	6
Overhead less non-interest income	0.83	1.22	18	0.75	1.08	19	0.75	1.10	18	0.81	1.25	17	0.91	1.32	23
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.70	57.55	17	48.92	58.34	15	49.08	58.83	16	49.60	61.82	11	48.45	60.64	11
Personnel expense	32.50	31.86	47	32.47	32.89	41	32.34	32.93	39	29.15	32.36	26	30.48	32.39	36
Net occupancy expense	3.87	5.98	17	4.03	6.26	16	4.08	6.23	17	4.54	6.58	17	4.71	6.52	16
Other operating expenses	13.33	19.14	8	12.42	18.68	6	12.66	19.18	7	15.92	22.28	19	13.26	21.20	5
Total non-interest income	28.61	24.10	66	29.32	28.20	57	29.25	27.67	58	26.72	28.83	50	25.19	29.23	51
Fiduciary activities income	1.53	2.13	49	1.48	2.27	46	1.54	2.20	49	1.44	2.09	47	1.38	1.97	48
Service charges on domestic deposit accounts	2.07	3.30	33	2.15	3.25	32	2.23	3.27	34	2.25	3.27	31	2.80	3.88	36
Trading revenue	0	0.57	56	0.06	0.68	53	0.06	0.62	55	-0.10	1.28	5	-0.01	1.18	4
Investment banking fees and commissions	2.98	2.15	71	2.68	2.46	68	2.81	2.58	68	2.58	2.46	68	2.35	3.54	64
Insurance activities revenue	0.82	0.36	81	0.82	0.38	80	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80
Venture capital revenue	0.78	0.01	96	1.89	0.03	95	1.72	0.04	95	0.09	0.01	91	0.27	0.02	92
Net servicing fees	0.56	1.23	61	0.53	0.56	64	0.55	0.60	67	0.48	0.01	80	0.41	0.28	74
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.40	1.19	61	4.17	3.64	64	3.71	3.30	62	5.29	3.92	69	2.31	1.86	68
Other non-interest income	18.48	8.80	87	15.55	9.39	83	15.86	9.27	83	13.82	9.65	79	14.77	10.04	77
Overhead less non-interest income	21.09	32.79	15	19.60	29.67	20	19.83	30.52	20	22.88	31.93	25	23.26	31.06	25
Applicable income taxes / Pretax net operating income (tax equivalent)	18.49	21.50	21	18.39	21.49	17	18.59	21.18	19	15.23	18.63	25	18.91	20.56	34
Applicable income tax + TE / Pretax net operating income + TE	21.54	23.57	21	21.06	23.11	19	21.29	22.67	25	19.45	21.18	28	21.55	23.23	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	17,433,854	14,896,293	14,897,674	14,099,632	13,280,719	17.03	57.68
Commercial and industrial loans	8,477,460	6,838,518	7,019,531	7,111,897	5,984,949	23.97	115.94
Loans to individuals	578,415	472,416	500,995	399,552	306,994	22.44	112.41
Loans to depository institutions and acceptances of other banks	0	0	0	0	4,801		
Agricultural loans	880	1,261	1,108	3,569	253	-30.21	128.57
Other loans and leases	1,282,007	954,367	1,058,445	928,872	309,565	34.33	883.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	27,772,616	23,162,855	23,477,753	22,543,522	19,887,281	19.90	80.52
Less: Allowance for loan and lease losses	288,088	268,635	263,233	285,050	94,777	7.24	342.13
Net loans and leases	27,484,528	22,894,220	23,214,520	22,258,472	19,792,504	20.05	79.40
Debt securities that reprice or mature in over 1 year	6,211,290	5,271,683	5,750,858	4,275,455	3,381,375	17.82	152.23
Mutual funds and equity securities	21,986	25,206	24,973	25,636	25,135	-12.77	-27.58
Subtotal	33,717,804	28,191,109	28,990,351	26,559,563	23,199,014	19.60	89.29
Interest-bearing bank balances	1,635,514	3,310,540	3,913,252	3,746,012	347,829	-50.60	645.14
Federal funds sold and reverse repos	528,999	500,000	1,000,000	12,141	20,977	5.80	9705.36
Debt securities that reprice or mature within 1 year	271,336	352,368	319,455	339,776	347,616	-23.00	-33.51
Trading assets	102,155	56,797	39,770	101,602	43,136	79.86	
Total earning assets	36,255,808	32,410,814	34,262,828	30,759,094	23,958,572	11.86	96.55
Non-interest-bearing cash and due from depository institutions	168,010	155,965	188,287	203,296	157,901	7.72	-8.39
Premises, fixed assets, and leases	436,930	373,081	377,921	373,669	349,202	17.11	61.74
Other real estate owned	6,202	6,380	6,502	8,542	29,487	-2.79	-74.52
Investment in unconsolidated subsidiaries	564,362	451,122	487,247	379,231	329,134	25.10	130.84
Intangible and other assets	3,570,414	3,126,735	3,146,775	3,209,219	2,981,202	14.19	36.17
Total assets	41,000,118	36,523,936	38,469,399	34,932,860	27,805,498	12.26	88.16
Quarterly average assets	40,711,585	35,816,667	37,096,456	34,394,251	27,552,013	13.67	91.93
Average loans and leases (YTD)	25,422,318	23,004,908	23,060,115	21,821,083	18,841,525	10.51	128.40
Memoranda							
Loans held-for-sale	60,922	104,394	63,491	119,021	99,405	-41.64	-51.42
Loans not held-for-sale	27,711,694	23,058,461	23,414,262	22,424,501	19,787,876	20.18	81.60
Real estate loans secured by 1-4 family	4,264,669	3,562,511	3,692,605	3,145,528	3,107,433	19.71	62.32
Commercial real estate loans	13,144,283	11,313,816	11,186,690	10,932,677	10,150,523	16.18	56.29
Construction and land development	3,548,971	3,096,961	2,903,017	2,901,746	2,430,483	14.60	82.95
Multifamily	1,046,914	664,599	627,803	663,664	631,616	57.53	64.02
Nonfarm nonresidential	8,548,398	7,552,256	7,655,870	7,367,267	7,088,424	13.19	46.57
Real estate loans secured by farmland	24,902	19,966	18,379	21,427	22,763	24.72	33.56
Total investment securities	6,504,612	5,649,257	6,095,286	4,640,867	3,754,126	15.14	124.22
U.S. Treasury securities	298,836	144,157	193,609	82,210	72,867	107.30	864.67
US agency securities (excluding mortgage-backed securities)	761,056	422,056	643,929	76,403	79,692	80.32	372.47
Municipal securities	3,204,196	2,749,046	2,861,481	2,471,913	1,903,449	16.56	312.08
Mortgage-backed securities	1,781,384	1,967,980	2,026,794	1,689,191	1,463,907	-9.48	10.04
Asset-backed securities	321,393	220,197	229,568	177,935	152,972	45.96	73.95
Other debt securities	115,761	120,615	114,932	117,579	56,104	-4.02	18.76
Mutual funds and equity securities	21,986	25,206	24,973	25,636	25,135	-12.77	-27.58
Available-for-sale securities	3,542,601	4,634,653	4,914,194	3,586,681	3,539,995	-23.56	23.00
U.S. Treasury securities	205,999	144,157	193,609	82,210	72,867	42.90	564.98
US agency securities (excluding mortgage-backed securities)	406,938	422,056	632,009	76,403	79,692	-3.58	152.63
Municipal securities	1,349,584	1,759,648	1,823,837	1,443,363	1,714,453	-23.30	78.35
Mortgage-backed securities	1,329,529	1,967,980	1,920,239	1,689,191	1,463,907	-32.44	-17.87
Asset-backed securities	148,641	220,197	229,568	177,935	152,972	-32.50	-19.55
Other debt securities	101,910	120,615	114,932	117,579	56,104	-15.51	4.55
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-419,054	25,009	31,930	37,981	12,221		
Available-for-sale securities appreciation (depreciation)	-382,794	55,512	55,650	99,385	89,139		
Structured notes, fair value	111,900	80,207	112,566	68,976	16,696	39.51	1386.06
Pledged securities	881,481	814,439	761,243	1,549,272	1,062,751	8.23	-26.84

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	10,562,272	9,812,024	10,464,277	7,392,249	4,795,476	7.65	157.67
NOW, ATS and transaction accounts	7,549,510	5,767,286	6,530,015	5,689,095	3,630,168	30.90	193.55
Time deposits less brokered deposits < \$250K	-58,394	254,777	175,633	-636,536	1,378,494		
MMDA and other savings accounts	12,711,747	11,380,085	12,179,474	11,099,523	7,813,939	11.70	92.73
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	30,765,135	27,214,172	29,349,399	23,544,331	17,618,077	13.05	129.77
Time deposits of \$250K or more	799,759	630,916	564,577	721,995	849,591	26.76	52.28
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	190,554	148,240	152,559	128,164	126,354	28.54	47.08
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	297	276	281	200,262	633,472	7.61	-99.97
Other borrowings w/remaining maturity over 1 year	891,481	891,023	891,139	890,665	1,515,488	0.05	44.73
Brokered deposits < \$250K	2,119,374	1,526,872	1,393,582	3,439,173	1,713,360	38.80	13.04
Noncore funding	4,001,465	3,197,327	3,002,138	5,380,259	4,838,265	25.15	-3.75
Trading liabilities	102,591	57,487	40,241	102,919	43,344	78.46	
Subordinated notes and debentures + trust preferred securities	423,835	542,711	423,172	670,576	749,118	-21.90	-8.96
Other liabilities	364,857	320,318	343,719	330,041	200,823	13.90	248.57
Total liabilities	35,657,883	31,332,015	33,158,669	30,028,126	23,449,627	13.81	96.82
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	217,126	217,126	217,126	0	0.00	
Common stock	76,413	76,115	76,143	75,850	76,564	0.39	-1.60
Common surplus	3,066,527	3,038,800	3,045,802	3,028,063	3,064,467	0.91	-1.26
Retained earnings	2,224,736	1,748,491	1,864,350	1,407,723	1,184,183	27.24	342.06
Accumulated other comprehensive income	-242,690	111,266	107,186	175,849	30,534		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,342,112	5,191,798	5,310,607	4,904,611	4,355,748	2.90	45.43
Noncontrolling (minority) interest in subsidiaries	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest	5,342,235	5,191,921	5,310,730	4,904,734	4,355,871	2.90	45.43
Total liabilities and capital	41,000,118	36,523,936	38,469,399	34,932,860	27,805,498	12.26	88.16
Memoranda							
Non-interest-bearing deposits	10,562,272	9,812,024	10,464,277	7,392,249	4,795,476	7.65	157.67
Interest-bearing deposits	23,121,996	19,559,936	20,843,281	20,313,250	15,385,552	18.21	97.78
Total deposits	33,684,268	29,371,960	31,307,558	27,705,499	20,181,028	14.68	113.33
Long-term debt that reprices within 1 year	889,235	1,008,480	888,669	1,062,913	780,000	-11.82	-12.10
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,310,607	4,904,611	4,904,611	4,355,748	3,965,940		
Accounting restatements	0	0	0	-31,795	0		
Net income	422,895	393,795	527,323	312,321	400,881		
Net sale of new perpetual preferred stock	0	0	0	217,126	0		
Net sale of new common stock	20,995	11,002	18,032	-37,118	-43,885		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	62,508	53,027	70,696	56,985	49,828		
Change in other comprehensive income	-349,877	-64,583	-68,663	145,314	82,640		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,342,112	5,191,798	5,310,607	4,904,611	4,355,748		

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Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.52	39.88	52	40.79	36.06	58	38.73	36.25	51	40.36	36.22	53	47.76	37.78	65
Commercial and industrial loans	20.68	11.23	88	18.72	11.11	84	18.25	10.76	82	20.36	13.52	81	21.52	12.02	85
Loans to individuals	1.41	3.58	50	1.29	3.60	49	1.30	3.36	51	1.14	3.40	45	1.10	4.20	37
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0.02	0.04	74
Agricultural loans	0	0.19	31	0	0.21	29	0	0.18	31	0.01	0.19	32	0	0.24	27
Other loans and leases	3.13	4.52	48	2.61	4.26	44	2.75	4.47	44	2.66	4.63	41	1.11	5.01	15
Net loans and leases	67.04	63.09	57	62.68	58.81	63	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Debt securities over 1 year	15.15	18.76	35	14.43	18.32	36	14.95	19.46	35	12.24	15.55	33	12.16	14.60	34
Mutual funds and equity securities	0.05	0.05	63	0.07	0.05	69	0.06	0.06	66	0.07	0.05	73	0.09	0.06	71
Subtotal	82.24	83.05	29	77.19	78.17	39	75.36	79.22	28	76.03	78.16	27	83.43	79.65	47
Interest-bearing bank balances	3.99	3.61	63	9.06	9.37	52	10.17	8.50	59	10.72	7.51	75	1.25	3.06	31
Federal funds sold and reverse repos	1.29	0.52	85	1.37	0.53	85	2.60	0.54	87	0.03	0.82	68	0.08	1.57	65
Debt securities 1 year or less	0.66	1.71	33	0.96	1.51	47	0.83	1.56	43	0.97	1.68	41	1.25	1.91	50
Trading assets	0.25	0.59	65	0.16	0.58	54	0.10	0.49	50	0.29	1.01	48	0.16	1.19	47
Total earning assets	88.43	90.76	20	88.74	91.57	15	89.07	91.77	16	88.05	91.05	13	86.16	89.53	14
Non-interest cash and due from depository institutions	0.41	0.98	10	0.43	0.99	9	0.49	0.82	19	0.58	1.07	13	0.57	1.14	15
Other real estate owned	0.02	0.01	74	0.02	0.01	68	0.02	0.01	75	0.02	0.02	68	0.11	0.03	92
All other assets	11.17	8.19	86	10.83	7.39	88	10.45	7.35	85	11.37	7.82	89	13.27	9.27	88
Memoranda															
Short-term investments	5.94	6.75	57	11.40	12.31	55	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34
U.S. Treasury securities	0.73	1.98	42	0.39	1.18	56	0.50	1.47	51	0.24	0.84	60	0.26	1.03	56
US agency securities (excluding mortgage-backed securities)	1.86	0.81	78	1.16	0.75	73	1.67	0.82	77	0.22	0.63	45	0.29	0.54	50
Municipal securities	7.82	1.69	92	7.53	1.70	93	7.44	1.73	93	7.08	1.69	93	6.85	1.34	95
Mortgage-backed securities	4.34	12.93	12	5.39	13.46	18	5.27	14.14	16	4.84	11.75	15	5.26	11.44	16
Asset-backed securities	0.78	0.85	64	0.60	0.47	71	0.60	0.50	71	0.51	0.32	76	0.55	0.28	76
Other debt securities	0.28	0.51	51	0.33	0.51	55	0.30	0.53	51	0.34	0.42	59	0.20	0.39	57
Loans held-for-sale	0.15	0.30	60	0.29	0.50	55	0.17	0.55	48	0.34	0.52	49	0.36	0.39	61
Loans held for investment	67.59	63.03	60	63.13	58.34	65	60.86	58.06	58	64.19	61.72	48	71.17	63.50	65
Real estate loans secured by 1-4 family	10.40	12.79	39	9.75	11.57	40	9.60	11.46	41	9	11.91	36	11.18	13.29	38
Revolving	2.63	1.52	75	2.58	1.44	77	2.49	1.42	76	2.71	1.66	71	3.61	2.07	75
Closed-end, secured by first liens	7.73	10.86	37	7.12	9.73	38	7.06	9.67	37	6.22	9.81	33	7.47	10.69	34
Closed-end, secured by junior liens	0.05	0.19	32	0.05	0.19	27	0.05	0.17	30	0.07	0.22	30	0.09	0.28	34
Commercial real estate loans	32.06	24.89	65	30.98	22.35	72	29.08	22.69	67	31.30	22.22	68	36.51	22.23	84
Construction and land development	8.66	3.92	85	8.48	3.40	92	7.55	3.34	89	8.31	3.40	91	8.74	3.44	92
Multifamily	2.55	3.87	45	1.82	3.32	39	1.63	3.57	34	1.90	3.12	38	2.27	3.01	46
Nonfarm nonresidential	20.85	15.73	66	20.68	14.65	71	19.90	14.57	67	21.09	14.72	71	25.49	14.69	82
Real estate loans secured by farmland	0.06	0.34	45	0.05	0.35	45	0.05	0.30	45	0.06	0.33	45	0.08	0.36	51

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.77	62.29	43	64.31	60.51	48	63.45	61.05	46	62.54	57.15	52	66.78	57.46	57
Real estate loans secured by 1-4 family	15.36	20.65	33	15.38	20	34	15.73	19.86	36	13.95	19.43	32	15.63	20.75	30
Revolving	3.88	2.39	75	4.07	2.47	75	4.08	2.43	74	4.21	2.64	72	5.05	3.15	75
Closed-end	11.48	18.01	27	11.31	17.35	28	11.65	17.24	29	9.75	16.59	27	10.57	17.39	25
Commercial real estate loans	47.33	38.12	62	48.84	37.13	67	47.65	37.86	62	48.50	34.63	76	51.04	33.52	84
Construction and land development	12.78	6.10	83	13.37	5.69	92	12.36	5.65	87	12.87	5.26	93	12.22	5.09	92
1-4 family	2.85	1.40	78	2.74	1.19	84	2.67	1.18	80	2.28	0.93	81	2.91	0.94	88
Other	9.93	4.62	89	10.63	4.46	95	9.70	4.40	93	10.59	4.19	95	9.31	4.02	91
Multifamily	3.77	5.86	43	2.87	5.41	33	2.67	5.78	29	2.94	4.96	37	3.18	4.69	42
Nonfarm nonresidential	30.78	24.30	63	32.61	24.45	68	32.61	24.56	67	32.68	22.93	73	35.64	22.15	80
Owner-occupied	12.34	8.11	74	12.76	8.31	77	12.99	8.29	77	12.43	7.68	78	13.42	7.72	84
Other	18.44	15.95	60	19.85	15.83	63	19.62	15.94	62	20.25	14.95	68	22.22	14.34	77
Real estate loans secured by farmland	0.09	0.55	44	0.09	0.61	43	0.08	0.54	44	0.10	0.54	44	0.11	0.55	49
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0.02	0.11	72
Commercial and industrial loans	30.52	18.37	86	29.52	19.45	81	29.90	18.86	81	31.55	22.17	82	30.09	19.53	84
Loans to individuals	2.08	6.24	46	2.04	6.58	44	2.13	6.24	47	1.77	6.13	44	1.54	7.13	34
Credit card loans	0.20	0.53	65	0.17	0.51	65	0.19	0.53	64	0.17	0.65	64	0.22	0.81	60
Agricultural loans	0	0.31	30	0.01	0.38	29	0	0.34	30	0.02	0.32	33	0	0.37	26
Other loans and leases	4.62	8.16	45	4.12	8.42	42	4.51	8.75	45	4.12	9.09	41	1.56	9.85	14
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	435.91	411.16	51	443.86	383.43	57	411.43	391.81	52	467.62	381.27	63	550.15	391.26	76
Real estate loans secured by 1-4 family	106.63	133.66	37	106.15	124.74	43	101.98	126.06	40	104.32	125.03	41	128.72	138.18	46
Revolving	26.94	15.46	75	28.07	15.53	78	26.47	15.44	74	31.45	17.42	74	41.64	21.26	79
Closed-end	79.69	116.59	33	78.09	107.54	37	75.51	108.85	35	72.88	106.14	34	87.09	115.20	38
Commercial real estate loans	328.66	254.65	66	337.12	238.58	78	308.94	245.88	64	362.58	234.65	82	420.48	229.44	91
Construction and land development	88.74	39.81	87	92.28	36.07	93	80.17	35.95	87	96.24	35.62	93	100.68	34.95	94
1-4 family	19.80	9.02	81	18.93	7.44	86	17.28	7.42	82	17.07	6.34	82	23.96	6.61	91
Other	68.93	30.27	90	73.34	28.34	96	62.89	28.11	91	79.16	28.16	95	76.72	27.32	95
Multifamily	26.18	40.47	44	19.80	35.29	39	17.34	38.66	33	22.01	32.74	40	26.16	31.04	49
Nonfarm nonresidential	213.74	161.09	67	225.03	156.30	75	211.43	158.05	70	244.34	155.06	82	293.64	152.10	92
Owner-occupied	85.67	53.43	78	88.04	52.63	81	84.20	52.99	76	92.94	52.37	80	110.59	53.07	87
Other	128.07	105.96	62	137	100.99	68	127.23	102.54	63	151.40	100.54	71	183.04	97.41	87
Real estate loans secured by farmland	0.62	3.36	43	0.59	3.67	43	0.51	3.22	44	0.71	3.44	45	0.94	3.60	50
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0.20	0.44	75
Commercial and industrial loans	211.97	115.08	87	203.77	116.17	85	193.86	114.45	83	235.87	139.91	90	247.93	122.02	92
Loans to individuals	14.46	35.47	50	14.08	36.56	49	13.84	34.55	50	13.25	37.47	46	12.72	43.51	41
Credit card loans	1.40	2.79	67	1.17	2.58	68	1.24	2.77	67	1.25	3.30	66	1.79	4.34	65
Agricultural loans	0.02	1.73	31	0.04	2.03	30	0.03	1.86	30	0.12	1.88	35	0.01	2.18	26
Other loans and leases	32.06	50.11	49	28.44	47.63	43	29.23	51.06	43	30.81	49.54	45	12.82	52.44	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.51	30.74	62	37.77	29.25	69	36.59	30.07	64	38.17	27.32	79	39.21	26.45	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	253.52	205.31	64	260.68	187.63	75	237.23	195.33	63	285.41	183.76	84	323.06	178.57	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	339.19	262.15	69	348.71	244.92	80	321.43	252.85	68	378.35	240.85	83	433.65	236.10	91

BHC Name

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Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.94	6.75	57	11.40	12.31	55	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34
Liquid assets	12.81	23.63	22	17.89	29.12	24	20.75	29.03	30	16.81	26.22	23	7.74	22.44	4
Investment securities	15.86	20.98	32	15.47	20.37	36	15.84	21.63	32	13.29	17.85	31	13.50	16.99	37
Net loans and leases	67.04	63.09	57	62.68	58.81	63	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Net loans, leases and standby letters of credit	67.85	63.92	59	63.35	59.61	62	61.07	59.49	54	64.28	62.48	45	71.91	64.84	65
Core deposits	75.04	74.28	39	74.51	75.52	32	76.29	75.71	35	67.40	70.67	28	63.36	63.09	37
Noncore funding	9.76	12.30	51	8.75	10.15	54	7.80	10.30	49	15.40	14.13	66	17.40	19.36	57
Time deposits of \$250K or more	1.95	1.67	67	1.73	1.67	60	1.47	1.58	55	2.07	2.11	54	3.06	2.94	57
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.46	1.24	42	0.41	1.19	41	0.40	1.23	40	0.37	1.47	37	0.45	1.94	38
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.83	0.58	8	-0.96	0.54	9	-2.20	0.54	6	0.33	0.54	51	0.38	0.48	51
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	18	0	0.88	30	0	1	26	0.57	1.24	48	2.28	3.01	46
Earning assets that reprice within 1 year	43.45	35.71	69	36.36	38.80	43	37.99	37.37	53	38.88	39.38	47	42.49	39.29	59
Interest-bearing liabilities that reprice within 1 year	5.74	6.79	59	5.22	6.64	52	4.51	6.39	45	8.04	8.20	64	11.95	10.19	70
Long-term debt that reprices within 1 year	2.17	0.38	90	2.76	0.27	94	2.31	0.26	91	3.04	0.47	90	2.81	0.96	84
Net assets that reprice within 1 year	35.54	27.35	66	28.37	30.83	41	31.17	29.65	54	27.79	29.11	43	27.73	26.63	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.64	5.89	51	-3.42	-3.31	50	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65
Net short-term noncore funding dependence	1.33	0.87	51	-7.72	-9.17	45	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69
Short-term investment / Short-term noncore funding	84.41	112.63	50	209.73	304.29	49	277.23	273.46	62	102.83	184.19	32	23.29	77.77	32
Liquid assets - short-term noncore funding / Nonliquid assets	6.63	24.05	26	15.17	36.72	22	19.99	36.68	31	6.50	28.18	19	-3.60	16.97	12
Net loans and leases / Total deposits	81.59	79.04	55	77.95	73.05	60	74.15	72.79	55	80.34	79.43	54	98.07	90.31	75
Net loans and leases / Core deposits	89.34	86.19	59	84.13	78.83	64	79.10	78.25	54	94.54	88.34	70	112.34	103.93	72
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.14	-10.05	40	0.79	0.50	67	0.93	0.12	82	1.35	1.57	53	0.53	0.72	50
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.17	-19.27	73	1.76	1.06	71	1.62	-0.25	85	3.54	4.31	51	3.84	1.36	91
Structured notes appreciation (depreciation) / Tier 1 capital	-0.25	-0.47	43	0.07	0	87	0.05	-0.02	88	0.05	0.02	78	0.01	0	65
Percent of Investment Securities															
Held-to-maturity securities	45.20	26.09	75	17.51	13.65	65	18.97	14.28	65	22.16	11.38	73	5.03	12.67	51
Available-for-sale securities	54.46	71.92	24	82.04	84.59	34	80.62	83.77	35	77.28	87.23	25	94.30	85.40	51
U.S. Treasury securities	4.59	9.62	45	2.55	6.01	57	3.18	6.70	55	1.77	4.72	61	1.94	6.15	52
US agency securities (excluding mortgage-backed securities)	11.70	4.10	84	7.47	4.24	76	10.56	4.12	81	1.65	4.01	48	2.12	3.49	52
Municipal securities	49.26	8.02	98	48.66	8.38	97	46.95	8.22	97	53.26	9.83	96	50.70	7.75	98
Mortgage-backed securities	27.39	62.34	8	34.84	66.09	11	33.25	66.54	11	36.40	66.64	10	38.99	67.43	13
Asset-backed securities	4.94	4.33	63	3.90	2.45	70	3.77	2.50	70	3.83	1.91	75	4.07	1.66	78
Other debt securities	1.78	3.02	52	2.14	3.01	56	1.89	3.08	54	2.53	3.01	60	1.49	2.94	57
Mutual funds and equity securities	0.34	0.27	71	0.45	0.29	73	0.41	0.29	73	0.55	0.35	71	0.67	0.40	72
Debt securities 1 year or less	4.17	9.28	39	6.24	8.18	49	5.24	7.78	51	7.32	10.55	47	9.26	11.86	55
Debt securities 1 to 5 years	13.09	20.14	37	3.57	17.39	19	9.43	18.25	33	2.50	17.03	17	2.19	17.94	16
Debt securities over 5 years	82.40	68.28	72	89.75	72.07	78	84.92	71.11	72	89.62	69.86	76	87.88	66.02	76
Pledged securities	13.55	31.26	20	14.42	33.37	25	12.49	32.26	25	33.38	35.67	45	28.31	30.57	50
Structured notes, fair value	1.72	0.20	90	1.42	0.06	93	1.85	0.11	93	1.49	0.02	96	0.44	0.03	92
Percent Change from Prior Like Quarter															
Short-term investments	-41.49	-40.81	54	29.91	64.27	47	27.69	27.98	57	472	183.32	87	-48.14	26.69	3
Investment securities	15.14	11.76	66	24.74	32.48	48	31.34	31.36	56	23.62	23.62	61	13.68	11.75	66
Core deposits	13.05	4.57	78	23.43	16.96	77	24.66	16.94	77	33.64	26.88	78	6.89	11.23	46
Noncore funding	25.15	36.20	55	-45.86	-21.64	16	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			12,785,993	9,496,870	7,938,341
Commit: Secured commercial real estate loans	6,724,934	4,302,503	5,103,737	3,308,453	3,086,298
Commit: Unsecured real estate loans	463,174	368,549	398,042	329,510	327,548
Credit card lines (reported semiannually, June/Dec)			1,341,395	983,173	724,063
Securities underwriting	0	0	0	0	0
Standby letters of credit	333,277	242,303	277,950	195,736	203,578
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	87,394	224,635	224,088	250,432	116,128
Written options contracts (interest rate)	253,089	328,078	246,770	379,864	161,059
Purchased options contracts (interest rate)	184,943	114,801	112,843	1,611,028	2,872,253
Interest rate swaps	4,652,394	4,252,338	4,054,988	3,751,514	3,933,160
Futures and forward foreign exchange	244	298	19,770	0	264
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							33.24	22.78	82	27.19	22.01	75	28.55	23.52	71
Standby letters of credit	0.81	0.66	69	0.66	0.66	64	0.72	0.65	67	0.56	0.71	55	0.73	0.84	57
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	12.63	44.74	42	13.47	47.31	44	12.11	46.30	41	17.16	48.62	44	25.47	68.47	57
Interest rate contracts	12.63	32.78	45	13.47	35.15	48	12.06	32.46	45	17.16	34.36	45	25.47	47.31	58
Interest rate futures and forward contracts	0.21	3.53	58	0.62	4.39	60	0.58	3.25	61	0.72	6.21	49	0.42	10.67	48
Written options contracts (interest rate)	0.62	1.49	65	0.90	1.69	59	0.64	1.41	59	1.09	2.18	54	0.58	2.47	53
Purchased options contracts (interest rate)	0.45	1.57	64	0.31	1.29	63	0.29	1.31	63	4.61	1.46	87	10.33	2.65	88
Interest rate swaps	11.35	23.04	48	11.64	20.27	49	10.54	20.49	48	10.74	20.83	41	14.15	28.86	48
Foreign exchange contracts	0	6.65	52	0	6.12	51	0.05	6.30	62	0	6.01	25	0	10.12	46
Futures and forward foreign exchange contracts	0	4.26	55	0	3.76	54	0.05	3.78	65	0	3.47	25	0	5.23	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							55.45	44.98	73	43.52	42.82	67	42.13	45.53	65

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	5,178,064	4,920,150	4,658,459	5,992,838	7,082,864
Interest rate contracts	5,177,820	4,919,852	4,638,689	5,992,838	7,082,600
Foreign exchange contracts	244	298	19,770	0	264
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	87,638	224,933	243,858	250,432	116,392
Written options	253,089	328,078	246,770	379,864	161,059
Exchange-traded	0	0	0	0	0
Over-the-counter	253,089	328,078	246,770	379,864	161,059
Purchased options	184,943	114,801	112,843	1,611,028	2,872,253
Exchange-traded	0	0	0	0	0
Over-the-counter	184,943	114,801	112,843	1,611,028	2,872,253
Swaps	4,652,394	4,252,338	4,054,988	3,751,514	3,933,160
Held for trading	3,601,555	3,450,451	3,249,183	3,264,639	0
Interest rate contracts	3,601,555	3,450,451	3,249,183	3,264,639	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,576,509	1,469,699	1,409,276	2,728,199	7,082,864
Interest rate contracts	1,576,265	1,469,401	1,389,506	2,728,199	7,082,600
Foreign exchange contracts	244	298	19,770	0	264
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,924,974	4,592,072	4,411,689	5,612,974	6,921,805
One year or less	2,068,323	407,799	465,027	348,673	1,036,096
Over 1 year to 5 years	1,438,532	2,155,468	2,084,402	3,205,423	4,103,513
Over 5 years	1,418,119	2,028,805	1,862,260	2,058,878	1,782,196
Gross negative fair value (absolute value)	106,351	115,604	89,182	181,150	85,869
Gross positive fair value	215,408	86,057	68,390	251,437	133,299
Held for trading	105,177	66,756	49,093	107,010	44,873
Non-traded	110,231	19,301	19,297	144,427	88,426
Current credit exposure on risk-based capital derivative contracts	212,538	74,266	58,931	233,165	131,388
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	51	99.99	94.10	52	99.58	94.17	42	100	94.10	77	100	93.44	60
Foreign exchange contracts	0	3.10	51	0.01	3.22	51	0.42	3.47	61	0	3.49	25	0	3.20	44
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	1.69	9.12	42	4.57	12.59	45	5.23	11.16	50	4.18	14.05	37	1.64	13.49	28
Exchange-traded	4.89	5.29	61	6.67	7.18	60	5.30	6.28	60	6.34	8.18	56	2.27	5.91	43
Over-the-counter	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	4.89	4.93	62	6.67	6.91	62	5.30	5.96	60	6.34	7.73	57	2.27	5.10	45
Exchange-traded	3.57	4.14	63	2.33	3.41	62	2.42	3.27	61	26.88	3.42	98	40.55	4.42	97
Over-the-counter	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	3.57	3.58	65	2.33	3.01	64	2.42	2.87	64	26.88	2.86	98	40.55	3.35	97
Held for trading	89.85	77.96	58	86.43	71.71	59	87.05	74.26	57	62.60	68.76	36	55.53	69.75	27
Interest rate contracts															
Foreign exchange contracts	69.55	38.03	61	70.13	40.70	58	69.75	40.42	57	54.48	43.53	50	0	44.16	18
Equity, commodity, and other contracts	69.55	31.70	70	70.13	34.66	70	69.75	34.15	69	54.48	36.62	54	0	37.24	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Non-traded	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	30.45	61.97	38	29.87	59.30	41	30.25	59.58	42	45.52	56.47	50	100	55.84	81
Foreign exchange contracts	30.44	57.96	41	29.86	56.22	42	29.83	56.71	43	45.52	53.82	52	100	52.22	77
Equity, commodity, and other contracts	0	0.39	66	0.01	0.36	66	0.42	0.40	81	0	0.46	34	0	0.34	67
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	95.11	93.16	35	93.33	91.91	37	94.70	92.53	38	93.66	91.48	41	97.73	93.86	51
Over 5 years	39.94	37.29	60	8.29	27.90	31	9.98	27.56	38	5.82	32.05	23	14.63	32.17	40
Gross negative fair value (absolute value)	27.78	22.61	62	43.81	29.78	70	44.74	27.01	74	53.49	27.06	90	57.94	30.45	86
Gross positive fair value	27.39	26.09	54	41.23	29.19	65	39.98	29.89	64	34.36	29.56	56	25.16	28.09	51
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.05	2.48	35	2.35	1.18	86	1.91	0.98	88	3.02	1.55	78	1.21	0.83	71
Gross positive fair value (X)	4.16	2.55	77	1.75	1.59	58	1.47	1.34	61	4.20	2.23	94	1.88	1.19	79
Held for trading (X)	0.03	0.10	38	0.04	0.05	70	0.03	0.04	62	0.06	0.07	72	0.04	0.06	72
Non-traded (X)	0.06	0.10	59	0.03	0.06	49	0.02	0.05	42	0.09	0.09	65	0.06	0.07	71
Current credit exposure (X)	0.03	0.06	66	0.02	0.05	58	0.01	0.04	53	0.04	0.07	53	0.02	0.06	54
Credit losses on derivative contracts	0.03	0.02	72	0.01	0.01	46	0.01	0.01	51	0.05	0.02	87	0.04	0.01	91
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.06	0.06	71	0.02	0.05	52	0.02	0.04	46	0.08	0.06	69	0.06	0.05	73
90+ days past due	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
	0.60	0.70	69	0.27	0.59	49	0.20	0.46	43	0.90	0.85	63	0.55	0.73	70

BHC Name

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	263,233	285,050	285,050	94,777	83,575
Gross losses	33,295	39,318	54,995	49,333	28,468
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	18,477	8,672	16,273	9,962	12,386
Net losses	14,818	30,646	38,722	39,371	16,082
Provision for loan and lease losses	39,673	14,231	16,905	191,542	27,284
Adjustments	0	0	0	38,102	0
Ending balance	288,088	268,635	263,233	285,050	94,777
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.13	0.09	73	0.05	-0.12	88	0.05	-0.09	83	0.59	0.51	65	0.10	0.15	45
Provision for loan and lease losses / Average loans and leases	0.21	0.16	69	0.08	-0.21	87	0.07	-0.16	84	0.88	0.82	61	0.14	0.24	39
Provision for loan and lease losses / Net loan and lease losses	267.74	151.30	70	46.44	-65.12	73	43.66	-105.48	71	486.51	487.86	66	169.66	130.58	78
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	1.17	39	1.17	1.32	36	1.12	1.23	42	1.27	1.58	31	0.48	0.83	20
Allowance for loan and lease losses / Total loans and leases	1.04	1.15	41	1.16	1.30	38	1.12	1.20	43	1.26	1.55	32	0.48	0.81	20
Allowance for loan and lease losses / Net loans and leases losses (X)	14.58	38.64	47	6.57	17.40	27	6.80	21.39	27	7.24	11.58	51	5.89	8.03	58
Allowance for loan and lease losses / Nonaccrual assets	844.46	428.13	85	575.33	330.05	83	833.83	364.13	89	386.06	299.17	73	153.85	218.72	48
ALLL / 90+ days past due + nonaccrual loans and leases	704.85	320.87	87	552.68	271.93	86	793.44	287.08	92	374.09	244.34	77	149.92	151.73	60
Gross loan and lease losses / Average loans and leases	0.17	0.16	63	0.23	0.20	65	0.24	0.19	67	0.23	0.34	45	0.15	0.28	34
Recoveries / Average loans and leases	0.10	0.07	72	0.05	0.08	42	0.07	0.08	52	0.05	0.07	35	0.07	0.08	50
Net losses / Average loans and leases	0.08	0.09	57	0.18	0.12	69	0.17	0.11	70	0.18	0.27	47	0.09	0.21	34
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	33.60	34.26	58	17.58	25.09	39	32.99	34.67	58	34.99	33.98	61	40.74	36.22	69
Earnings coverage of net loan and lease losses (X)	37.94	36.38	63	16.31	26.30	48	17.27	39.72	45	14.30	22.91	55	32.64	24.40	76

Net Loan and Lease Losses By Type

Real estate loans	-0.01	-0.01	43	-0.01	0.02	28	-0.01	0.02	22	0.02	0.04	45	-0.01	0.01	16
Real estate loans secured by 1-4 family	-0.03	-0.02	30	-0.04	-0.01	25	-0.04	-0.02	21	0.06	0.01	89	-0.02	0.01	19
Revolving	-0.03	-0.06	45	-0.09	-0.07	25	-0.10	-0.07	24	0.05	0.01	75	-0.02	0.02	23
Closed-end	-0.03	-0.01	29	-0.02	-0.01	32	-0.03	-0.01	27	0.07	0	88	-0.01	0	21
Commercial real estate loans	0	0	63	0	0.04	43	0	0.04	19	0.01	0.07	31	-0.01	0.01	12
Construction and land development	0	-0.02	55	0	0.01	81	0	0	51	-0.01	0	36	-0.03	-0.01	25
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	20
Other	0	-0.01	49	0	0.01	83	0	0	47	-0.01	0	31	-0.03	-0.01	22
Multifamily	0	0	25	0	0.01	52	0	0.01	48	-0.04	0	4	-0.14	0	1
Nonfarm nonresidential	0	0	63	0	0.05	44	0	0.05	16	0.02	0.11	32	0	0.02	51
Owner-occupied	0	0	73	0	0.01	62	0	0.01	18	0.02	0.02	67	0.01	0.01	68
Other	0	0.01	68	0	0.04	53	0	0.04	22	0	0.08	10	0	0.01	26
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.19	0.11	70	0.59	0.19	87	0.55	0.17	91	0.48	0.47	60	0.21	0.37	39
Loans to individuals	0.77	0.76	61	0.37	0.72	39	0.40	0.71	40	0.61	1.13	38	1.64	1.17	71
Credit card loans	2.08	1.94	54	1.99	2.27	47	1.49	1.84	36	3.54	2.92	62	5.07	3.11	85
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	-0.06	0.19	7	-3.16	0.08	2
Loans to foreign governments and institutions		0.05		0			0				0			0	
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	40	0	0.15	32

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	28,178	19,904	18,633	40,547	34,348
90+ days past due loans and leases	6,757	1,914	1,607	2,362	1,615
Nonaccrual loans and leases	34,115	46,692	31,569	73,836	61,605
Total past due and nonaccrual loans and leases	69,050	68,510	51,809	116,745	97,568
Restructured					
Restructured 30-89 days past due	0	0	0	0	9
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	2,940	0	6,561	8,269
Total restructured loans and leases	0	2,940	0	6,561	8,278
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,228	2,397	2,354	2,494	4,841
Other real estate owned	6,202	6,380	6,502	8,542	29,487
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.10	0.33	23	0.09	0.29	15	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19
90+ days past due loans and leases	0.02	0.10	46	0.01	0.09	36	0.01	0.10	32	0.01	0.12	34	0.01	0.15	26
Nonaccrual loans and leases	0.12	0.37	15	0.20	0.54	15	0.13	0.46	12	0.33	0.66	19	0.31	0.51	30
90+ days past due and nonaccrual loans and leases	0.15	0.52	12	0.21	0.68	11	0.14	0.62	9	0.34	0.85	13	0.32	0.71	19
Restructured															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	26
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	3	0.01	0.12	15	0	0.10	2	0.03	0.13	22	0.04	0.14	28
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.10	0.33	22	0.09	0.29	15	0.08	0.32	10	0.18	0.40	25	0.17	0.43	19
90+ days past due assets	0.02	0.10	45	0.01	0.09	35	0.01	0.10	30	0.01	0.12	33	0.01	0.15	22
Nonaccrual assets	0.12	0.37	15	0.20	0.55	13	0.13	0.47	12	0.33	0.67	19	0.31	0.53	30
30+ days past due and nonaccrual assets	0.25	0.89	8	0.30	1	7	0.22	0.97	6	0.52	1.29	13	0.49	1.19	10
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.10	0.33	15	0.13	0.40	13	0.09	0.36	12	0.22	0.52	19	0.23	0.44	21
90+ days past due and nonaccrual assets + other real estate owned	0.11	0.35	15	0.15	0.42	12	0.10	0.37	10	0.24	0.55	19	0.33	0.48	38
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.10	0.38	13	0.15	0.48	12	0.11	0.41	9	0.24	0.60	15	0.35	0.53	27
Allowance for loan and lease losses	14.77	55.46	12	20.65	67.85	9	15.36	62.64	5	29.77	66.66	17	101.23	115.41	50
Equity capital + allowance for loan and lease losses	0.76	3.63	6	1.02	4.12	7	0.73	3.60	6	1.64	4.97	12	2.16	4.28	25
Tier 1 capital + allowance for loan and lease losses	1.05	3.90	12	1.62	4.89	12	1.10	4.30	8	2.75	6.05	19	3.97	5.65	37
Loans and leases + other real estate owned	0.15	0.61	8	0.24	0.82	9	0.17	0.71	7	0.38	0.97	11	0.48	0.85	22

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.07	0.23	18	0.09	0.25	25	0.06	0.26	14	0.11	0.39	17	0.16	0.38	21
90+ days past due	0	0.11	17	0.01	0.12	39	0	0.12	34	0	0.16	32	0	0.16	31
Nonaccrual	0.11	0.41	17	0.16	0.60	15	0.10	0.52	13	0.28	0.76	15	0.34	0.46	44
Commercial and industrial															
30–89 days past due	0.13	0.29	34	0.06	0.24	20	0.09	0.24	26	0.31	0.23	74	0.16	0.31	34
90+ days past due	0.04	0.06	64	0.01	0.02	65	0.02	0.04	53	0.03	0.03	63	0.02	0.05	49
Nonaccrual	0.18	0.47	26	0.32	0.65	33	0.24	0.57	29	0.48	0.75	40	0.26	0.83	20
Individuals															
30–89 days past due	0.79	0.83	56	0.44	0.60	46	0.46	0.63	41	0.27	0.83	19	0.71	0.83	42
90+ days past due	0.14	0.10	70	0.05	0.08	58	0.07	0.09	64	0.08	0.14	54	0.16	0.17	67
Nonaccrual	0	0.17	10	0	0.17	21	0	0.17	22	0	0.28	20	0.05	0.17	38
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	47
90+ days past due		0			0			0			0			0	49
Nonaccrual		0			0			0			0			0	48
Agricultural															
30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.05	0.13	53	0.02	0.11	45	0.12	0.12	70	0.28	0.18	74	0.33	0.20	72
90+ days past due	0.22	0.01	96	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.23	0.39	43	0.20	0.36	41	0.18	0.46	24	0.21	0.65	19	0.28	0.67	19
	90+ days past due	0	0.22	20	0.02	0.25	46	0	0.24	44	0.01	0.33	40	0.01	0.31	35
	Nonaccrual	0.34	0.58	42	0.53	0.76	41	0.28	0.71	21	0.70	0.89	50	0.79	0.73	62
Revolving	30-89 days past due	0.20	0.31	35	0.16	0.33	30	0.10	0.28	30	0.13	0.48	18	0.31	0.45	33
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	55
	Nonaccrual	0.07	0.86	16	0.26	1.05	25	0.08	1.18	16	0.43	1.13	33	0.53	1	42
Closed-end	30-89 days past due	0.24	0.41	46	0.21	0.36	44	0.21	0.49	28	0.25	0.65	24	0.26	0.70	21
	90+ days past due	0	0.25	21	0.02	0.27	52	0.01	0.26	46	0.01	0.38	43	0.01	0.35	39
	Nonaccrual	0.44	0.57	50	0.62	0.71	50	0.35	0.67	30	0.82	0.87	56	0.91	0.70	71
Junior lien	30-89 days past due	0	0.01	33	0	0.01	13	0	0.01	11	0	0.02	20	0	0.02	24
	90+ days past due	0	0	38	0	0	34	0	0	36	0.01	0	91	0	0	29
	Nonaccrual	0	0.02	28	0.02	0.04	40	0.01	0.03	31	0.02	0.04	35	0.04	0.04	53
Commercial real estate	30-89 days past due	0.02	0.13	19	0.06	0.16	38	0.02	0.15	19	0.07	0.26	33	0.13	0.18	47
	90+ days past due	0	0.01	29	0	0.01	56	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.03	0.29	12	0.05	0.48	9	0.04	0.38	10	0.16	0.62	15	0.21	0.23	54
Construction and development	30-89 days past due	0	0.19	33	0.03	0.15	48	0	0.17	34	0.02	0.28	31	0.09	0.28	46
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	35	0.05	0.31	45	0.01	0.20	36	0.07	0.41	40	0.09	0.20	52
1-4 family	30-89 days past due	0	0.02	30	0.01	0.03	67	0	0.02	30	0.02	0.03	62	0.04	0.06	62
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.13	42	0.01	0.10	51	0	0.13	43	0	0.22	31	0.05	0.20	50
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	39	0.05	0.25	55	0.01	0.16	44	0.07	0.35	46	0.09	0.17	61
Multifamily	30-89 days past due	0.02	0.04	64	0	0.09	26	0	0.07	27	0.04	0.09	56	0.13	0.08	76
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0.05	0.13	60	0	0.17	21	0	0.11	20	0.03	0.05	55
Nonfarm non-residential	30-89 days past due	0.02	0.10	26	0.07	0.12	51	0.03	0.13	31	0.10	0.23	44	0.15	0.14	54
	90+ days past due	0	0.01	33	0	0.01	61	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.04	0.36	16	0.05	0.58	10	0.05	0.45	12	0.21	0.80	17	0.26	0.28	53
Owner Occupied	30-89 days past due	0.01	0.04	33	0.03	0.04	51	0.01	0.04	32	0.01	0.07	32	0.06	0.07	55
	90+ days past due	0	0	36	0	0	77	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.03	0.12	27	0.03	0.20	17	0.04	0.17	23	0.14	0.27	32	0.16	0.16	58
Other	30-89 days past due	0.01	0.05	41	0.05	0.07	62	0.02	0.08	50	0.09	0.14	58	0.08	0.07	69
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.01	0.21	22	0.02	0.31	18	0.02	0.23	23	0.07	0.44	21	0.10	0.10	58
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0.33	1.06	51	0	0.69	23	0.44	1.13	50	0.59	0.84	56
Credit card	30-89 days past due	1.09	1.22	56	0.78	0.79	47	0.76	0.81	38	1.23	0.95	70	1.32	1.19	58
	90+ days past due	1.31	0.50	89	0.53	0.40	58	0.82	0.45	73	0.81	0.63	59	1.12	0.78	64
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,142,940	3,114,914	3,121,945	3,103,913	3,141,030
Retained earnings	2,275,759	1,817,835	1,932,380	1,481,093	1,184,183
Accumulated other comprehensive income (AOCI)	-242,690	111,266	107,186	175,849	30,534
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,176,009	5,044,015	5,161,511	4,760,855	4,355,747
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,873,637	1,993,221	1,845,823	1,998,714	2,006,101
Accumulated other comprehensive income-related adjustments	-242,691	111,266	107,185	175,849	30,535
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,545,063	2,939,528	3,208,503	2,586,292	2,319,111
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,545,063	2,939,528	3,208,503	2,586,292	2,319,111
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	217,126	217,126	217,126	217,126	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	123
Additional tier 1 capital before deductions	217,249	217,249	217,249	217,249	123
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	217,249	217,249	217,249	217,249	123
Tier 1 Capital	3,762,312	3,156,777	3,425,752	2,803,541	2,319,234
Tier 2 Capital					
Tier 2 capital instruments and related surplus	429,000	549,000	429,000	653,000	743,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	254,082	209,784	205,847	221,864	97,141
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	683,082	758,784	634,847	874,864	840,141
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	683,082	758,784	634,847	874,864	840,141
Exited advanced approach tier 2 capital					
Total capital	4,445,394	3,915,561	4,060,599	3,678,405	3,159,375
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	40,762,608	35,886,010	37,164,486	34,467,621	27,552,013
Less: Deductions from common equity tier 1 capital	1,873,637	1,993,220	1,845,823	1,998,714	2,006,101
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	38,888,971	33,892,790	35,318,663	32,468,907	25,545,912
Total risk-weighted assets	35,281,317	27,945,651	29,349,534	25,791,896	23,911,069
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.05	11.77	28	10.52	12.59	21	10.93	12.37	28	10.03	12.35	17	9.70	12.11	14
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.66	12.48	21	11.30	13.31	15	11.67	13.11	28	10.87	13.08	14	9.70	12.78	3
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.60	14.27	20	14.01	15.21	29	13.84	14.91	33	14.26	15.23	38	13.21	14.36	35
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.67	9.22	65	9.31	9.07	62	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	9,518	8,188	10,516	10,055	9,344	16.24	74.83
Other insurance activities income	9,518	8,188	10,516	10,055	9,344	16.24	74.83
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	876,251	757,648	761,872	743,900	652,709	15.65	112.11

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.82	0.36	81	0.82	0.38	80	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.63	12.02	89	22.12	11.72	90	20.65	12	85	24.09	11.03	95	27.04	11.51	96
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	125,331	96,688	65,071	82,064	39,049
Real estate loans	1,936	659	1,137	3,258	4,926
Commercial and industrial loans	123,395	96,029	63,934	78,806	34,123
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	125,331	96,688	65,071	82,064	39,049
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	29.62	20.31	70	100.58	-0.16	93	-20.71	6.83	20	110.16	-2.40	95	726.08	22.48	94
Total selected assets	29.62	21.10	74	100.58	3.36	92	-20.71	9.48	20	110.16	2.04	94	726.08	12.40	95
Deposits		-2.72			10.74			0.73			3.46			10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	2.67	3.26	3.80	3.60	4.58

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	74,962	66,520	99,766	119,065	113,982	12.69	96.79	
Dividends	74,962	66,520	99,766	119,065	113,982	12.69	96.79	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	2,498	3,682	4,752	3,725	2,545	-32.16	1072.77	
Dividends	91	67	89	119	178	35.82	62.50	
Interest	2,407	3,615	4,663	3,606	2,367	-33.42	1433.12	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	77,460	70,202	104,518	122,790	116,527	10.34	102.21	
Securities gains (losses)	0	0	0	0	0			
Other operating income	38,108	36,450	43,452	22,842	25,416	4.55	436.05	
Total operating income	115,568	106,652	147,970	145,632	141,943	8.36	154.47	
Operating Expenses								
Personnel expenses	30,881	17,834	24,953	18,737	21,225	73.16	168.44	
Interest expense	9,943	15,432	19,774	19,798	12,227	-35.57	44.50	
Other expenses	5,615	4,388	5,826	6,985	7,696	27.96	-15.72	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	46,439	37,654	50,553	45,520	41,148	23.33	85.41	
Income (loss) before taxes	69,129	68,998	97,417	100,112	100,795	0.19	239.40	
Applicable income taxes (credit)	-4,446	-1,554	-3,089	-5,370	-4,458			
Extraordinary items								
Income before undistributed income of subsidiaries	73,575	70,552	100,506	105,482	105,253	4.28	130.60	
Equity in undistributed income of subsidiaries	349,320	323,243	426,818	206,838	295,628	8.07	203.03	
Bank subsidiaries	347,396	321,829	424,978	205,327	294,354	7.94	202.11	
Nonbank subsidiaries	1,924	1,414	1,840	1,511	1,274	36.07	572.73	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	422,895	393,795	527,324	312,320	400,881	7.39	187.33	
Memoranda								
Bank net income	422,358	388,349	524,744	324,392	408,336	8.76	175.90	
Nonbank net income	2,015	1,481	1,929	1,630	1,452	36.06	489.18	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,461,331	94.66	5,229,419	91.07	5,329,003	92.85	4,972,160	4,653,310	4.43	42.21
Common and preferred stock	5,461,331	94.66	5,229,419	91.07	5,329,003	92.85	4,972,160	4,653,310	4.43	42.21
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	74,376	1.29	165,221	2.88	171,420	2.99	126,763	109,271	-54.98	-1.24
Common and preferred stock	74,376	1.29	165,221	2.88	171,420	2.99	126,763	109,271	-54.98	-1.24
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	158,441	2.75	278,497	4.85	184,131	3.21	275,806	182,035	-43.11	239.43
Cash and due from unrelated depository institution	311	0.01	579	0.01	523	0.01	82	56	-46.29	-30.11
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	20,139	0.35	20,139	0.35	20,139	0.35	20,139	20,139	0.00	0.00
Other assets	51,926	0.90	48,435	0.84	24,191	0.42	57,228	21,160	7.21	52.10
Balance due from subsidiaries and related institutions	2,630	0.05	18	0	10,209	0.18	0	0	14511.11	
Total assets	5,769,154	100.00	5,742,308	100.00	5,739,616	100.00	5,452,178	4,985,971	0.47	43.62
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	297,320	5.15	416,692	7.26	297,029	5.18	415,639	495,142	-28.65	38.99
Other liabilities	3,207	0.06	4,931	0.09	5,838	0.10	6,281	7,462	-34.96	-43.67
Balance due to subsidiaries and related institutions	126,515	2.19	128,887	2.24	126,143	2.20	125,648	127,619	-1.84	2.06
Total liabilities	427,042	7.40	550,510	9.59	429,010	7.47	547,568	630,223	-22.43	24.30
Equity Capital	5,342,112	92.60	5,191,798	90.41	5,310,606	92.53	4,904,610	4,355,748	2.90	45.43
Perpetual preferred stock (income surplus)	217,126	3.76	217,126	3.78	217,126	3.78	217,126	0	0.00	
Common stock	76,413	1.32	76,115	1.33	76,143	1.33	75,850	76,564	0.39	-1.60
Common surplus	3,066,527	53.15	3,038,800	52.92	3,045,802	53.07	3,028,062	3,064,467	0.91	-1.26
Retained earnings	2,224,736	38.56	1,748,491	30.45	1,864,350	32.48	1,407,723	1,184,183	27.24	342.06
Accumulated other comprehensive income	-242,690	-4.21	111,266	1.94	107,185	1.87	175,849	30,534		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,769,154	100.00	5,742,308	100.00	5,739,616	100.00	5,452,178	4,985,971	0.47	43.62
Memoranda										
Loans and advances from bank subsidiaries	0	0	2,868	0.05	0	0	0	2,460	-100.00	
Loans and advances from nonbank subsidiaries	126,515	2.19	126,019	2.19	126,143	2.20	125,648	125,159	0.39	2.06
Notes payable to subsidiaries that issued TPS	122,520	2.12	122,024	2.12	122,148	2.13	121,653	121,157	0.41	-1.16
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.06	11.02	42	10.38	12.52	34	10.32	11.94	41	6.89	7.29	41	9.84	9.68	53
Bank net income / Average equity investment in banks	10.53	11.60	43	10.14	12.35	37	10.19	11.80	40	6.78	7.45	38	9.36	10.51	43
Nonbank net income / Average equity investment in nonbanks	1.71	9.71	30	1.36	13.18	25	1.28	13.12	24	1.39	9.75	29	1.46	7.89	27
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	99.87	98.76	26	98.62	96.45	30	99.51	96.79	33	103.87	88.16	60	101.86	82.22	46
Nonbank net income / Parent net income	0.48	2.50	49	0.38	3.22	43	0.37	3.40	44	0.52	3.59	45	0.36	5.93	41
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	7.99	18.39	32	10.60	16.51	42	8.08	16.81	35	11.16	20.06	42	14.47	20.43	58
Total debt / Equity capital	5.57	12.61	39	8.03	11.37	51	5.59	11.71	41	8.47	14.41	49	11.37	14.31	63
Total debt + notes payable to subs that issued TPS / Equity capital	7.86	14.76	36	10.38	13.41	48	7.89	13.63	38	10.95	16.67	47	14.15	16.36	65
Total debt + Loans guaranteed for affiliate / Equity capital	5.57	12.68	39	8.03	11.46	51	5.59	11.77	40	8.47	14.68	48	11.37	14.56	62
Total debt / Equity capital – excess over fair value	5.57	12.75	39	8.03	11.47	51	5.59	11.81	41	8.47	14.52	49	11.37	14.51	63
Long-term debt / Equity capital	5.57	11.91	40	8.03	10.65	52	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	22.60	39.59	36	29.06	40.69	35	22.60	39.86	33	26.62	34.67	39	21.86	28.44	47
Double Leverage															
Equity investment in subs / Equity capital	103.62	104.01	54	103.91	103.15	57	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80
Total investment in subs / Equity capital	103.62	109.29	42	103.91	108.29	47	103.57	108.40	44	103.96	110.16	44	109.34	111.07	64
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.34	0.39	57	0.39	0.27	64	0.36	0.29	61	0.62	0.47	59	1.01	0.36	79
Equity investment in subs – equity cap / Net income-div (X)	0.40	1.15	33	0.45	0.85	41	0.42	1.05	30	0.76	1.82	28	1.16	1.22	53
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	110.16	130.36	44	119.33	152.56	41	124.59	152.85	43	147.31	136.59	64	160.92	177.68	51
Cash from ops + noncash items + op expense / Op expense + dividend	82.23	118.32	33	111.79	155.61	37	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	69.27	105.80	23	103.54	94.59	61	66.41	98.54	23	151.39	134.08	69	187.30	116.34	88
Pretax operating income + interest expense / Interest expense	795.25	1,565.66	43	547.11	1,645.53	29	592.65	1,835.33	26	605.67	2,016.32	36	924.36	1,968.54	38
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	620.20	1,454.22	37	487.98	1,896.20	23	525.35	1,770.77	24	519.26	1,539.23	32	647.06	1,632.83	30
Dividends + interest from subsidiaries / Interest expense + dividends	106.91	150.57	40	102.55	174.48	30	115.53	174.12	32	159.92	150.43	62	187.78	210.80	50
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.74	3.60	50	2.72	3.29	51	3.15	3.44	54	4.98	3.85	64	1.93	2.64	53
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.03	1.77	42	0.03	1.76	42	0.03	1.76	45	0.03	2.66	41	0.04	5.62	38
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	84.96	70.90	66	75.16	69.90	64	70.34	66.37	56	54.02	81.10	32	47.34	57.84	49
Dividends declared / Net income.....	14.78	31.93	19	13.47	27.22	25	13.41	28.27	21	18.25	42.29	17	12.43	33.08	15
Net income – dividends / Average equity.....	8.57	7.51	66	8.99	9.25	53	8.94	8.62	61	5.63	4.14	71	8.62	6.46	80
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	119.92	133.26	50	125.45	160.45	46	141.12	155.92	49	208.94	132.17	75	228.75	178.13	65
Dividends from nonbank subsidiaries.....	0.15	2.76	62	0.13	6.19	54	0.13	4.90	54	0.21	3.41	60	0.36	7.53	52
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	120.07	183.35	41	125.57	213.42	36	141.25	203.53	40	209.15	174.85	70	229.11	260.40	54
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	17.75	43.79	29	17.13	43.30	21	19.01	45.96	20	36.70	60.28	29	27.91	66.55	19
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	17.75	52.71	26	17.13	48.70	20	19.01	51.33	20	36.70	62.88	28	27.91	69.36	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	4.52	47.96	36	4.52	66.90	27	4.61	62.63	20	7.30	56.39	39	12.26	82.95	35
Interest income from nonbank subsidiaries.....	119.45	3.25	97	244.09	2.38	96	241.73	2.44	97	221.23	7.38	96	163.02	20.25	91
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	123.97	64.26	82	248.62	94.31	85	246.35	87.22	86	228.53	79.84	86	175.28	150.41	72
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	64.86	67.73	32	62.37	72.55	24	67.42	74.16	23	81.76	69.76	36	80.30	67.32	36
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	64.86	81.70	23	62.37	82.68	21	67.42	83.13	20	81.76	82.20	26	80.30	78.80	29
Dividends from nonbank subsidiaries.....	0.08	2.90	56	0.06	3.56	50	0.06	3.07	50	0.08	1.95	55	0.13	2.65	50
Interest income from nonbank subsidiaries.....	2.08	0.28	91	3.39	0.20	93	3.15	0.18	93	2.48	0.73	88	1.67	1.19	84
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	2.16	4.41	67	3.45	5.69	64	3.21	4.67	71	2.56	4.70	67	1.79	7.29	56
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	42.55	27.96	70	30.93	28.03	63	42.47	26.38	70	30.23	27.08	60	25.77	28.33	59